

## **ABSTRACT**

*The purpose of this study is to determine the effect of Total Assets, CAR and FDR on ROA and using non performing financing (NPF) to mediate variables in Islamic Commercial Banks (BUS) in the 2011-2018 period. In this study, the profitability of BUS companies is proxied by ROA. The study uses secondary data types and sources. The study population is all Sharia Commercial Bank (BUS) companies registered on the Financial Services Authority (OJK). To determine the sample used purposive sampling method, so there are 11 sample companies. The method of analysis uses multiple regression to test hypotheses. To find out whether NPF as an intervening variable has a mediating function, path analysis dan sobel test are used.*

*The results of this study note that Total Assets has a significant positive effect on NPF, but no significant positive effect on ROA. CAR has an insignificant negative effect on NPF, also an insignificant negative effect on ROA. While FDR has a significant negative effect on NPF, but no significant positive effect on ROA. NPF has a significant negative effect on ROA. NPF as an intervening variable is able to mediate the effect of CAR and FDR on ROA.*

***Keywords: Islamic Commercial Banks, non-performing financing, ROA.***